Certificate Number: 06531-PAM-DE-038133941

Bankruptcy Case Number: 16-04203



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 27, 2024</u>, at <u>8:16</u> o'clock <u>AM CST</u>, <u>Ana E Banks</u> completed a course on personal financial management given <u>by internet</u> by <u>Allen Credit and Debt Counseling Agency</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 27, 2024 By: /s/Maria Gonzalez Guillen

Name: Maria Gonzalez Guillen

Title: Certified Credit Counselor